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## REISSUE PATENT APPLICATION TRANSMITTAL

Address to:  Mail Stop Reissue Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450	Attorney Docket No.	SOM919980031US2
	First Named Inventor	Mark Linehan
	Original Patent Number	6,327,578
	Original Patent Issue Date (Month/Day/Year)	12/04/2001
	Express Mail Label No.	EV312779388US

**APPLICATION FOR REISSUE OF:**  Utility Patent  Design Patent  Plant Patent  
(Check applicable box)

<b>APPLICATION ELEMENTS (37 CFR 1.173)</b>		<b>ACCOMPANYING APPLICATION PARTS</b>	
1. <input checked="" type="checkbox"/>	Fee Transmittal Form (PTO/ SB/ 56) (Submit an original, and a duplicate for fee processing)	10. <input checked="" type="checkbox"/>	Statement of status and support for all changes to the claims. See 37 CFR 1.173 (c).
2. <input type="checkbox"/>	Applicant claims small entity status. See 37 CFR 1.27.	11. <input type="checkbox"/>	Original U.S. Patent for surrender
3. <input checked="" type="checkbox"/>	Specification and Claims in double column copy of patent format (amended, if appropriate)	<input type="checkbox"/>	Ribboned Original Patent Grant
4. <input checked="" type="checkbox"/>	Drawing(s) (proposed amendments, if appropriate)	<input type="checkbox"/>	Statement of Loss (PTO/SB/55)
5. <input checked="" type="checkbox"/>	Reissue Oath/Declaration (original or copy) (37 C.F.R. § 1.175) (PTO/SB/51 or 52)	12. <input type="checkbox"/>	Foreign Priority Claim (35 U.S.C. 119) (if applicable)
6. <input type="checkbox"/>	Power of Attorney	13. <input type="checkbox"/>	Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations
7. <input type="checkbox"/>	Original U.S. Patent currently assigned? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, check applicable box(es))	14. <input type="checkbox"/>	English Translation of Reissue Oath/Declaration (if applicable)
<input checked="" type="checkbox"/>	Written Consent of all Assignees (PTO/SB/53)	15. <input type="checkbox"/>	Preliminary Amendment
<input checked="" type="checkbox"/>	37 C.F.R. § 3.73(b) Statement (PTO/SB/96)	16. <input checked="" type="checkbox"/>	Return Receipt Postcard (MPEP 503) (Should be specifically itemized)
8. <input type="checkbox"/>	CD-ROM or CD-R in duplicate, Computer Program (Appendix) or large table	17. Other: _____	_____
9. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all of the following are necessary)	a. <input type="checkbox"/> Computer Readable Form (CRF)	_____	
b. Specification Sequence Listing on:	i <input type="checkbox"/> CD-ROM (2 copies) or CD-R (2 copies); or ii <input type="checkbox"/> paper	_____	
c. <input type="checkbox"/> Statements verifying identity of above copies	_____		

<b>18. CORRESPONDENCE ADDRESS</b>					
<input type="checkbox"/> Customer Number or Bar Code Label			<input type="checkbox"/> Correspondence address below <i>(Insert Customer No. or Attach bar code label here)</i>		
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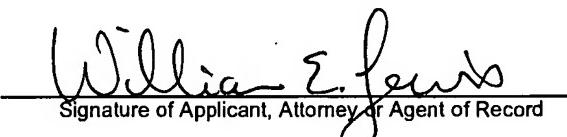
NAME (Print/Type)	William E. Lewis	Registration No. (Attorney/Agent)	39,274
Signature	<i>William E. Lewis</i>		Date 07/17/2003

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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date of Deposit: July 17, 2003 Signature: *William E. Lewis*17354 U.S. PTO  
10/622058  
07/17/03

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<b>REISSUE APPLICATION FEE TRANSMITTAL FORM</b>					Docket Number (Optional) <b>SOM919980031US2</b>			
<b>Claims as Filed - Part 1</b>								
Claims in Patent		Number Filed in Reissue Application	(3) Number Extra	Small Entity		Other than a Small Entity		
				Rate	Fee	Rate	Fee	
(A) 54	Total Claims (37 CFR 1.16(j))	(B) 67	13 =	x \$ _____ =		or	x \$ <u>18</u> = 234.00	
(C) 8	Independent claims (37 CFR 1.16(l))	(D) 18	10 =	x \$ _____ =			x \$ <u>84</u> = 840.00	
Basic Fee (37 CFR 1.16(h)) \$ _____					\$ <u>750.00</u>			
Total Filing Fee \$ _____					OR \$1824.00			
<b>Claims as Amended - Part 2</b>								
	(1) Claims Remaining After Amendment		(2) Highest Number Previously Paid For	(3) Extra Claims Present	Small Entity		Other than a Small Entity	
					Rate	Fee	Rate	Fee
Total Claims (37 CFR 1.16(j))	***	MINUS	**	* =	x \$ _____ =		x \$ _____ =	
Independent Claims (37 CFR 1.16(l))	***	MINUS	*****	=	x \$ _____ =		x \$ _____ =	
Total Additional Fee \$ _____					OR \$ _____			
* If the entry in (D) is less than the entry in (C), Write "0" in column 3.								
** If the "Highest Number of Total Claims Previously Paid For" is less than 20, Write "20" in this space.								
*** After any cancellation of claims.								
**** If "A" is greater than 20, use (B - A); if "A" is 20 or less, use (B - 20).								
***** "Highest Number of Independent Claims Previously Paid For" or Number of Independent Claims in Patent (C).								
<p><input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <p><input checked="" type="checkbox"/> Please charge Deposit Account No. <u>09-0459</u> in the amount of <u>1824.00</u>. A duplicate copy of this sheet is enclosed.</p> <p><input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees under 37 CFR 1.16 or 1.17 which may be required, or credit any overpayment to Deposit Account No. <u>09-0459</u>. A duplicate copy of this sheet is enclosed.</p> <p><input type="checkbox"/> A check in the amount of \$ _____ to cover the filing / additional fee is enclosed.</p> <p><input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.</p>								
<b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>								
July 17, 2003 Date				 Signature of Applicant, Attorney or Agent of Record				
				<u>William E. Lewis, Reg. No. 39,274</u> Typed or printed name				

**U.S. Reissue Patent Application**

Title: Four-Party Credit/Debit Payment Protocol  
Original Patent Number: 6,327,578  
Original Patent Issue Date: December 4, 2001  
First Named Inventor: Mark Linehan, Yorktown Heights, NY  
Assignee: IBM Corporation, Armonk, NY  
Attorney Docket Number: SOM919980031US2

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Reissue Application**

Applicant(s): M. Linehan  
Serial No.: 09/221,869  
Filing Date: December 29, 1998  
Patent No.: 6,327,578  
Issue Date: December 4, 2001

Title: Four-party Credit/Debit Payment Protocol

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**STATUS OF CLAIMS AND SUPPORT FOR CLAIM CHANGES**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The present application was filed on December 29, 1998 and issued on December 4, 2001 with claims 1-54. In the present reissue application, claims 1-11, 14-23, 25-31, 33-36, 38-44, 46-49, 51, and 53-54 remain unchanged. Claims 12, 13, 24, 32, 37, 45, 50, and 52 have been amended. Claims 55-67 have been added. No new matter has been added.

The amendments made in claims 12, 13, 24, 32, 37, 45, 50, and 52 correct minor grammatical and typographical errors in the claims and help to more clearly set forth the invention. Support in the disclosure for grammatical and typographical changes are unnecessary.

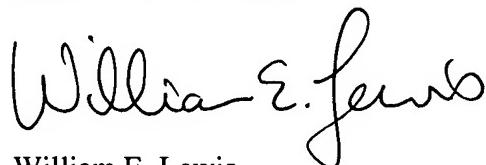
New claims 55-67 have been added. Support for these new claims can be found throughout the disclosure of the patent. Claims 55-58 recite a method of operating a four party payment protocol in accordance with a gateway associated with an issuing bank. The apparatus and computer program product claims for the method recited in claim 55 are recited in new claims 59 and 60, respectively. New claim 61 recites a method of operating a four party payment protocol in accordance with a computer of a merchant. The apparatus and computer program product claims

Attorney Docket No. SOM919980031US2

for the method recited in claim 61 are recited in new claims 62 and 63, respectively. New claim 64 recites a method of providing at least a part of a four party payment service, the part of the service being provided in accordance with a gateway associated with an issuing bank. New claim 65 recites a method of providing at least a part of a four party payment service, the part of the service being provided in accordance with a computer of a merchant. New claim 66 recites a method of operating a four party payment protocol in accordance with a gateway associated with an issuing bank. New claim 67 recites a method of operating a four party payment protocol in accordance with a computer of a merchant.

Support for new claims 55-67 can initially be found in: FIG. 2B illustrating a route of the authorization token in the four-party protocol; FIG. 2C illustrating the use of a consumer's smart card in the four party protocol; and FIG. 4 illustrating a variation in the four-party protocol, wherein the signed authorization token is sent directly to the merchant. The description of FIG. 2B begins on line 14 of column 6 and ends at line 20 of column 7; the description of FIG. 2C is found in column 7, lines 21-54; and the description of FIG. 4 begins on line 18 of column 14 and ends on line 5 of column 15. Additional support for these claims can also be found in the remaining figures and their descriptions, for example, FIG. 8 illustrates a flow diagram of the issuer gateway process in the four-party protocol. The description of FIG. 8 begins on line 53 of column 8 and continues to line 28 of column 9. A more detailed description of the protocol steps follows in columns 10-16.

Respectfully submitted,



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Date: July 17, 2003